

October 4, 2011

My son, Danny, suffered a severe brain injury in June of 2003 at the age of 11. He now requires 24-hour nursing care. He is unable to walk or talk. He has no functional movement, no yes/no response(although we know he understands things going on around him and he recognizes people), he is tube fed and he suffers from a severe seizure disorder. Danny is unable to control his own saliva, so he has to be closely monitored or he will choke. He is unable to urinate or have a bowel movement on his own because his muscles aren't receiving the proper message from the brain, so he needs to be catheterized every 3 hours and requires a stringent bowel program.

Prior to the accident, Danny was a straight A student, played hockey, baseball, soccer and golf and had many friends. He has not had a friend visit him now since his birthday 3 years ago.

You are probably thinking "Wow, what a bummer. Glad that isn't my life or my child's life". Please, don't ever forget that in a split second, that could be your life or your child's life. However, even if you chose to look the other way and ignore the existence of the "Danny's" in Michigan, I beg you to look at the facts closely as they pertain to House Bill #4936. This bill isn't just bad for individuals who suffer catastrophic injuries, it's horrible for the taxpayers and businesses in Michigan:

*More people will be forced to seek Medicaid benefits once their auto insurance caps out and their health insurance is also capped out. HB 4936 fails to project what the financial impact to State cost will be as a result.

*HB 4983 fails to project how many health industry jobs will be lost due to the fact that the new auto insurance will cover far less benefits than the current no-fault insurance. Can Michigan really afford to lose more business?

*Independent projections show that taxes will need to be raised to cover the shortfall of revenue caused by the massive increase in required Medicaid coverage.

The only guaranteed winners are the insurance providers and trial lawyers. Currently insurance companies offering auto insurance in the State of Michigan enjoy an average profit of 22%.

Please do the right thing for Michigan and vote NO on House Bill #4936.

Sincerely,
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